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United States Bankruptcy Court Northern District of Illinois Western Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):							Name of Joint Debtor (Spouse) (Last, First, Middle)					
	Perrin	ne, Rai	ndy T	homas	•		Perrine, April, Nichole					
All Other Name and trade name	es used by the es):	e Debtor in the	last 8 years	s (include ma	rried, maider	All Ot maide F	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names): FKA April Davis					
Last four digits of (if more than one	of Soc. Sec. o e, state all) *	or Individual-Ta	axpayer I.D.)647	(ITIN) No./C	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-5405					
Street Address of Debtor (No. & Street, City, and State): 2921 Lawndale Ave							Address of Joi	,	, ,	, and State)	:	
Rockford IL 61101							21 Lawno ckford IL		е		6110)1
County of Residence or of the Principal Place of Business:							y of Residence	or of the Prince	cipal Place of	Business:		
	1	WINNE	BAG	0				WIN	INEBA	GO		
Mailing Address	s of Debtor (if	different from	street addr	ess)		Mailin	g Address of Jo	oint Debtor (if o	different from s	street addres	ss):	
Location of Prin	ncipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):						
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form Corporation (includes LLC & LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt Entity (Check one box.) Heath Care Business Single Asset Real Estate as defined in 11 U.S.C §101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).					C C C C C C C C C C C C C C C C C C C	hapter 7 hapter 9 hapter 11 hapter 12 hapter 13 ebts are primarebts, defined in 101(8) as "incudividual primariersonal, family, irpose."	Nature of the consumer of the	Chapter of a Fore of a Fore	15 Petition theign Main Properties of the second se	for Recognition	n	
Filing Fee (Check one box) ■ Filing Fee attached □ Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check	one box bebtor is a small bebtor is not a s if: bebtor's aggreguation of a second of a sec	ate nonconting tes) are less to boxes: iled with this puther plan were	gent liquidated han \$2,190,00 petition. solicited preparation	ined in 11 U debts (excl	.S.C. § 101(5 ² uding debts ov	wed to	
Debtor estir funds availa	mates that fur mates that, af able for distrib	nds will be ava ter any exemp oution to unse	ot property is	s excluded ar			es paid, there w	vill be no		This spac	e is for court u	se only
Estimated Numb	er of Creditors	s 										
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000			
Estimated Asset \$0 to \$50,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million		\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			
Estimated Liabilities □						\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion				

Case 09-73013 Doc 1 Filed 07/21/09 Entered 07/21/09 13:42:47 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 39 **Voluntary Petition** Name of Debtor(s) **Perrine, Randy Thomas** This page must be completed and filed in every case) **April Nichole Perrine** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: Northern Dist. IL 00-72819 09/20/2000 None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jason K. Nielson Jason K. Nielson Dated: 07/20/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue

(Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United

States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the

Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. П

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

relief sought in this District.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Perrine, Randy Thomas April Nichole Perrine

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Randy Thomas Perrine Randy Thomas Perrine

Dated: 07/13/2009

/s/ April Nichole Perrine April Nichole Perrine

Dated: 07/13/2009

Signature of Attorney

/s/ Jason K. Nielson

Signature of Attorney for Debtor(s)

Jason K. Nielson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 07/20/2009

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



^{*} In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Document Page 4 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

/s/ Randy Thomas Perrine

Randy Thomas Perrine

I certify under penalty of perjury that the information provided above is true and correct.

07/13/2009

434860

Dated:

PFG Record #

Sign & Date

Here

Document Page 5 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 07/13/2009 /s/ Ap

/s/ April Nichole Perrine

April Nichole Perrine

Sign & Date Here

PFG Record # 434860

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED					
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$12,425	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$9,145	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$19,453	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,156			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,630			
TOTALS			\$ 12,425 TOTAL ASSETS	\$ 28,598 TOTAL LIABILITIES				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Randy Thomas Perrine and April Nichole Perrine, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

state the following:

Average Income (from Schedule I, Line 16)	\$ 3,156.36
Average Expenses (from Schedule J, Line 18)	\$ 2,630.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,864.47

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,320.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 19,453.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 20,773.00

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[x] None				
	Value of Real Pr			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with Chase	J	\$	500
03. Security Deposits with public utilities, telephone companies, landlords and others.		Security Deposit with ComEd	J	\$	0
04. Household goods and furnishings, including audio, video, and computer equipment.		Heights Finance CORP - Household Goods Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	J	\$	1,000 2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	200
06. Wearing Apparel		Necessary wearing apparel.	J	\$	50
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding rings.	J	\$	300

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY			
Type of Property	N O N E	Description and Location of Property	H W Debtor's Interest Property, Withou Deducting Any Secured Claim o		Interest in , Without ing Any
08. Firearms and sports, photographic, and other hobby equipment.					
		Sports and hobby equipment	Н	\$	50
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.	J	\$	0
10. Annuities. Itemize and name each issuer.	Х			<u> </u>	
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
DEC Pocord # 424960		 	rm 6F	 8) (12/07)	Page 2 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		Consumer Portfolio SVC - 2005 Ford Taurus	Н	\$ 7,825
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals		Family Pets/Animals.	Н	\$ 0
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$12,425

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NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Chase	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,500	\$ 2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
necessary wearing apparer.		V 33	Ψ
07. Furs and jewelry. Earrings, watch, costume jewelry, wedding rings.	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
08. Firearms and sports, photographic, and other hobby equipment. Sports and hobby equipment	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
25. Autos, Truck, Trailers and other vehicles and accessories. Consumer Portfolio SVC - 2005 Ford Taurus	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 7,825
DEC Docord # 434960	Dec (office	rial Form 6C) (12/	07) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of * Date Claim was Incured Codebtor Claim Unsecured * Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If *Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any *Description of Property (See Instructions Above) C Value of Dates: 07/2007 **Consumer Portfolio SVC** н 9,145 \$ 1,320 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 7,825 Po Box 57071 Intention: None Irvine CA 92619 *Description: Consumer Portfolio SVC -Acct No.: 40011399672 2005 Ford Taurus

Total

\$ 9,145

\$ 1,320

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Ш	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 All Credit Lenders Attn: Bankruptcy Dept. 3424 N Main Street Rockford IL 61103 Acct #: 8082		Н	Dates: 2009 Reason: PayDay Loan				\$ 3,500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

CMK Investments, INC

PO BOX 589 Plainfield IL 60544

2	AT T C/O Collection Company OF 700 Longwater Dr Norwell MA 02061	W	Dates: 2008-2008 Reason: Collecting for Creditor		\$	85
	Acct #: 10648539					

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NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Randy Thomas Perrine and April Nichole Perrine / Debtors

In re

Record # 434860

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of claim
AT&T Mobility Bankruptcy Department PO Box 6428 Carol Stream IL 60197 Acct #: XXXXX0647		J	Dates: 2008 Reason: Utility Bills/Cellular Service				\$	400
Comcast C/O Credit Protection ASSO 13355 Noel Rd Ste 2100 Dallas TX 75240 Acct #: 1411832645		Н	Dates: 2007-2007 Reason: Collecting for Creditor				\$	122
5 Commonwealth Edison Attn: System Credit/BK Dept 2100 Swift Dr. Oak Brook IL 60523 Acct #: XXXXX0647		J	Dates: Reason: Utility Bills/Cellular Service				\$	1,000
6 Credit ONE BANK Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193 Acct #: XXXXX0647		Н	Dates: 2009-2009 Reason: Credit Card or Credit Use				\$	442
7 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX0647			Dates: 2009 Reason: Notice Only				\$	0
8 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX0647			Dates: 2009 Reason: Notice Only				\$	0
Pamily Video Attn: Bankruptcy Dept. 2715 Charles street Rockford IL 61104 Acct #: XXXXX0647		J	Dates: Reason: Services Rendered				\$	200

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NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Randy Thomas Perrine and April Nichole Perrine / Debtors

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
10 Figis INC Attn: Bankruptcy Dept. 3200 S Maple Ave Marshfield WI 54449 Acct #: 263556185		Н	Dates: 2008-2009 Reason: Personal Loan				\$ 34
11 Fingerhut Bankruptcy Department PO Box 166 Newark NJ 07101 Acct #: XXXXX0647		J	Dates: Reason: Credit Card or Credit Use				\$ 400
12 First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: XXXXX0647		Н	Dates: 2009-2009 Reason: Credit Card or Credit Use				\$ 390
13 First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: XXXXX0647		Н	Dates: 2008-2009 Reason: Credit Card or Credit Use				\$ 476
14 Forest City Imaging Attn: Bankruptcy Dept. 735 N Perryville Rd Rockford IL 61107 Acct #: XXXXX		J	Dates: Reason: Medical Debt				\$ 2,500
15 Heights Finance Bankruptcy Department 3853 E. State St. Rockford IL 61108 Acct #: 1035104905		J	Dates: 2008 Reason: PayDay Loan				\$ 3,300
16 Insight Communications Attn: Bankrutpcy Dept. 4450 Kishwaukee Street Rockford IL 61109 Acct #: XXXXX0647		J	Dates: Reason: Cable Bill				\$ 250

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NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Randy Thomas Perrine and April Nichole Perrine / Debtors

In re

Record # 434860

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim
17 Nicor Gas Bankruptcy Department PO Box 549 Aurora IL 60507 Acct #: XXXXX0647		J	Dates: Reason: Utility Bills/Cellular Service				\$	2,500
18 Rockford Clinic Attn: Bankruptcy Dept. 2300 N. Rockton avenue Rockford IL 61101 Acct #: XXXXX0647		J	Dates: Reason: Medical Debt				\$	300
19 Rockford Memorial Hospital Bankruptcy Department 2400 N. Rockford Ave. Rockford IL 61103 Acct #: XXXXX0647		J	Dates: Reason: Medical/Dental Services				\$	1,200
20 Rockford Mercantile Attn: Bankruptcy Dept. 2502 S Alpine Rd Rockford IL 61108 Acct #: X60626		W	Dates: 2007-2007 Reason: Medical Debt				\$	124
21 Rockford Mercantile Attn: Bankruptcy Dept. 2502 S Alpine Rd Rockford IL 61108 Acct #: Z81611		Н	Dates: 2008-2009 Reason: Medical Debt				\$	100
22 Security Finance Attn: Bankruptcy Department 8528 North Second street Machesney Park IL 61115 Acct #: 1644-3482		Н	Dates: 2009 Reason: Credit Card or Credit Use				\$	1,000
23 St. Mary's Good Samaritan Inc. Bankruptcy Department 605 N 12th street Mount Vernon IL 62864 Acct #: XXXXX0647		J	Dates: Reason: Medical/Dental Services				\$	300

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In re

Randy Thomas Perrine and April Nichole Perrine / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
24 <u>T-Mobile</u> Bankruptcy Department 7200 Harrison ave Rockford IL 61109 Acct #: XXXXX0647		J	Dates: Reason: Utility Bills/Cellular Service				\$	700
25 <u>TransUnion</u> Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX0647			Dates: 2009 Reason: Notice Only				\$	0
26 Waste Management of IL Attn: Bankruptcy Department 780 N. Kirk Rd. Batavia IL 60510-1475 Acct #: XXXXX0647		J	Dates: Reason: Utility Bills/Cellular Service				\$	100
27 Winnebago County Treasurer Attn: Bankruptcy Dept. PO BOX 1216 Rockford IL 61105 Acct #: XXXXX0647		J	Dates: Reason: Unknown Credit Extension				\$	30

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 19,453.00

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

Lyle Eddy

Attn: Bankruptcy Dept. 3012 Halsted Road Rockford IL 61101

Intention: **Assume Lease** Contract Type: Lease on Property Terms/Month:

Buy Out: Begin Date: Debtor Int:

Description: **Apartment Lease**

B6G (Official Form 6G) (12/07) PFG Record # 434860

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE									
Status: Married	Daughter, 10 Grandaughter, 2	hter, 10 Grandaughter, 2								
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT								
Occupation:										
Name of Employer:	IPSM Heat Treatment									
Years Employed	13.5 yrs									
Employer Address:	648 Rte 20									
City, State, Zip	Cherry Valley, IL	,								

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
Monthly Gross Wages, Salary, and commissions	\$ 3,619.03	\$ 0.00			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 3,619.03	\$ 0.00			
4. LESS PAYROLL DEDUCTIONS	<u> </u>				
a. Payroll Taxes and Social Security	\$ 417.43	\$ 0.00			
b. Insurance	\$ 408.11	\$ 0.00			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 29.12	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 854.66	\$ 0.00			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,764.37	\$ 0.00			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 392.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,764.37	\$ 392.00			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,156.37				
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	d if applicable on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATES BARKRUPT GY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

SCHEDOLE 3 - CORRENT EXI LIBES OF INDIVIDUAL DEBTOR	.0)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. I payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la	beled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 650.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	ψ 030.00
. Utilities: a. Electricity and Heating Fuel	\$ 250.00
b. Water, Sewer, Garbage	\$ 75.00
c. Cellphone, Internet	\$ -
d. Other Home Phone and Cable Television	\$ 125.00
. Home Maintenance (repairs and upkeep)	\$ -
. Food	\$ 550.00
. Clothing	\$ 75.00
. Laundry and Dry Cleaning	\$ 20.00
. Medical and Dental Expenses	\$ 150.00
Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 310.00
Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 100.00
0. Charitable Contributions	\$ -
1. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	
b. Life	\$ -
c. Health	\$ -
d. Auto	\$ 167.00
e. Other	\$-
Taxes (not deducted from wages or included in home mortgage payments)	r.
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
3. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	\$-
a. Auto b. Reaffirmation Payments	\$ -
c. Other \$-	\$-
4. Alimony, maintenance and support paid to others	\$-
5. Payments for support of additional dependents not living at your home	\$ -
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
7. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	·
\$108.00 \$20.00 \$0.00 \$- \$30.00	\$158.00
8. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 2,630.00
Describe any increase/decrease in expenditures anticipated to occur within the year following the filing None	this document
0. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 3,156.37
b. Average monthly expenses from Line 18 above	\$ 2,630.00
c. Monthly net income (a. minus b.)	\$ 526.36
d. Total amount to be paid into plan monthly	\$ 525.00

Record #: 434860 B6J (Official Form 6J) (12/07) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	07/13/2009	/s/ Randy Thomas Perrine	X Date & Sign
		Randy Thomas Perrine	
Dated:	07/13/2009	/s/ April Nichole Perrine	X Date & Sign
		April Nichole Perrine	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 25 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$21,714 2008: \$51,000 2007: \$50,000	employment	
X	Spouse		
	AMOUNT	SOURCE	

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

Name and Address

of Creditor

	STATEMENT OF FIN		
02. INCOME OTHER THAN FR	ROM EMPLOYMENT OR OPERATION C	OF BUSINESS:	
the two years immediately prec spouse separately. (Married de	eived by the debtor other than from emp eding the commencement of this case. G btors filing under chapter 12 or chapter 1 separated and a joint petition is not filed.	sive particulars. If a joint petition is t 3 must state income for each spou	filed, state income for each
AMOUNT	SOURCE		
2009: \$2,352 2008: \$4,704 2007: \$1,568	Lutheran Social Services		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITOR Complete a. or b. as appropriat			
a. INDIVIDUAL OR JOINT DEE services, and other debts to any value of all property that constit that were made to a creditor on an approved nonprofit budgetin payments by either or both spor	BTOR(S) WITH PRIMARILY CONSUME y creditor made within 90 days immediate utes or is affected by such transfer is not account of a domestic support obligation g and creditor counseling agency. (Marr uses whether or not a joint petition is filed	ely proceeding the commencement less than \$600.00. Indicate with a n or as part of an alternative repayn ied debtors filing under chapter 12 d, unless the spouses are separate	of this case if the aggregate n asterisk (*) any payments nent schedule under a plan by or chapter 13 must include d and a joint petition is not file
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
D 45 II	Monthly	\$ 1,068	\$ 8,077
Consumer Portfolio SVC Po Box 57071			

Amount Paid or Value of

Transfers

Amount

Still Owing

Dates of

Payment/Transfers

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

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In re

	STATEMENT OF FINAN	ICIAL AFFAIRS	
06. ASSIGNMENTS AND REC	CEIVERSHIPS:		
case. (Married debtors filing un	f property for the benefit of creditors made wit nder chapter 12 or chapter 13 must include ar uses are separated and a joint petition is not	y assignment by either or both	_
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
preceding the commencement	been in the hands of a custodian, receiver, or t of this case. (Married debtors filing under cha uses whether or not a joint petition is filed, unle	apter 12 or chapter 13 must inc	lude information concerning
Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property
•	ibutions made within one year immediately pro aggregating less than \$200 in value per indivi	•	
than \$100 per recipient. (Marri	ied debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and	13 must include gifts or contrib	
lame and Address of Person	Relationship	Date	Description
or Organization	to Debtor, If Any	of Gift	and Value of Gift
	other casualty or gambling within one year imr Married debtors filing under chapter 12 or cha	• • •	
or not a joint petition is filed, u	nless the spouses are separated and a joint p	etition is not filed.)	•
Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of	
of Property	Part by Insurance, Give Particulars	Loss	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

STATEMENT	OF FINANCIA	I VEEVIDS
SIAIEMENI	UF FINANCIA	AL AFFAIRS

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 Date of Payment, Name of Payer if Other Than Debtor

2009; \$200 paid prior to filing; balance through plan

Amount of Money or Description and Value of Property

Payment/Value: 3,500.00

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property
Transferred and
Value Received

None;

2008

95 Buck Riviera

Unknown Auto Wrecking Yard Harrison Ave Rockford, IL \$200

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

Name and Address

of Creditor

	red by the debtor within ten (10) years immedich the debtor is a beneficiary.	ately preceding the commencen	nent of this case to a self-sett
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
11. CLOSED FINANCIAL AC	COUNTS:		
otherwise transferred within of financial accounts, certificate cooperatives, associations, binclude information concerning	d instruments held in the name of the debtor or one (1) year immediately preceding the comme is of deposit, or other instruments; shares and orokerage houses and other financial institution ing accounts or instruments held by or for eithe and a joint petition is not filed.)	encement of this case. Include of share accounts held in banks, of ss. (Married debtors filing under	checking, savings, or other credit unions, pension funds, chapter 12 or chapter 13 mus
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
immediately preceding the co	: er box or depository in which the debtor has or commencement of this case. (Married debtors fi spouses whether or not a joint petition is filed,	ling under chapter 12 or chapter	r 13 must include boxes or
illed.)	Names & Addresses of Those With	Description of	Date of Transfer or

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Amount of Setoff

Date

of Setoff

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NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

	OTATEMENT OF T	INANCIAL AFFAIRS	
14. LIST ALL PROPERTY HELD	FOR ANOTHER PERSON:		
List all property owned by anothe	r person that the debtor holds or c	ontrols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
	(3) years immediately preceding the	e commencement of this case, list all premises which that of this case. If a joint petition is filed, report also any se	
Address	Name Used	Dates of Occupancy	
Addiess	U3Eu	Occupancy	
326 Garver Ave Rockford IL 61102-1327	Same	FROM 9/2006 To 6/2009	
Rockford IL	Same Same	FROM 9/2006 To 6/2009 FROM 10/2007 To 10/2007	
Rockford IL 61102-1327 2710 Bildahl St Rockford IL			
Rockford IL 61102-1327 2710 Bildahl St Rockford IL 61109-1110 513 Adams St Rockford IL	Same Same	FROM 10/2007 To 10/2007	
Rockford IL 61102-1327 2710 Bildahl St Rockford IL 61109-1110 513 Adams St Rockford IL 61107-4201 16. SPOUSES and FORMER SP If the debtor resides or resided in Louisiana, Nevada, New Mexico,	Same Same OUSES: a community property state, compuerto Rico, Texas, Washington,	FROM 10/2007 To 10/2007	ing the

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

	OTATEMENT OF THE	ANCIAL AFFAIRS	
17. ENVIRONMENTAL INFOR	RMATION:		
For the purpose of this questio	n, the following definitions apply:		
toxic substances, wastes or ma	ny federal, state, or local statute or regulati aterial into the air, land, soil surface water, ng the cleanup of the these substances, wa	ground water, or other medium, in	
	lity, or property as defined under any Envir ng, but not limited to, disposal sites.	onmental Law, whether or not pre	esently or formerly owned o
"Hazardous material" means a	nything defined as a hazardous waste, haz	zardous or toxic substances, pollu	tant, or contaminant, etc. u
environmental Law.			
17a List the name and addres	s of every site for which the debtor has rec	eived notice in writing by a govern	nmental unit that it may be
	violation of an Environmental Law. Indicate		_
Environmental Law:	violation of an Environmental Eavy, maleat		
			of the notice, and, if known
011 11			
Site Name	Name and Address	Date	Environmental
Site Name and Address	Name and Address of Governmental Unit		
and Address 17b. List the name and addres	of Governmental Unit	Date of Notice d notice to a governmental unit of	Environmental Law
and Address 17b. List the name and addres	of Governmental Unit	Date of Notice d notice to a governmental unit of	Environmental Law
and Address 17b. List the name and addres Material. Indicate the government	of Governmental Unit s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address	Date of Notice d notice to a governmental unit of the date of the notice. Date	Environmental Law f a release of Hazardous Environmental
and Address 17b. List the name and addres Material. Indicate the government	of Governmental Unit s of every site for which the debtor provide ental unit to which the notice was sent and	Date of Notice d notice to a governmental unit of the date of the notice.	Environmental Law
and Address 17b. List the name and addres Material. Indicate the government	of Governmental Unit s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address	Date of Notice d notice to a governmental unit of the date of the notice. Date	Environmental Law f a release of Hazardous Environmental
and Address 17b. List the name and addres Material. Indicate the government Site Name and Address 17c. List all judicial or administ	of Governmental Unit s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address	Date of Notice d notice to a governmental unit of the date of the notice. Date of Notice or orders, under any Environmental	Environmental Law f a release of Hazardous Environmental Law al Law with respect to which
and Address 17b. List the name and addres Material. Indicate the government Site Name and Address 17c. List all judicial or administ debtor is or was a party. Indica	of Governmental Unit s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address of Governmental Unit	Date of Notice d notice to a governmental unit of the date of the notice. Date of Notice or orders, under any Environmental	Environmental Law f a release of Hazardous Environmental Law al Law with respect to which

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In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

the keeping of books of account and records of the debtor.

Name

and Address

	IAILMLNI OI III	NANCIAL AFFAIRS	
18 NATURE, LOCATION AND NAM	E OF BUSINESS		
a. If the debtor is an individual, list the ending dates of all businesses in white partnership, sole proprietor, or was simmediately preceding the commence within six (6) years immediately preceding the commence within six (6).	ich the debtor was an officer, dire self-employed in a trade, profession sement of this case, or in which the	ector, partner, or managing executive on, or other activity either full- or part ne debtor owned 5 percent or more o	of a corporation, partner in a -time within six (6) years
If the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the	ich the debtor was a partner or ov		
If the debtor is a corporation, list the ending dates of all businesses in whi (6) years immediately preceding the	ich the debtor was a partner or ov		
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
011 T D 1D 11	Address	Business	
Other TaxPayer I.D. No.	Address	Business	Ending Dates
b. Identify any business listed in sub	odivision a., above, that is "single		
,			-
b. Identify any business listed in sub Name	Address ompleted by every debtor that is ely preceding the commencement percent of the voting or equity sec	asset real estate" as defined in 11 U a corporation or partnership and by a t of this case, any of the following: an	SC 101. Iny individual debtor who is conficer, director, managing then than a limited partner, of

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List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised

Dates Services

Rendered

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In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
	duals who within two (2) years immediately prepared a financial statement of the debtor.	receding the filing of this bankruptcy of	case have audited the books
Name Name	Address	Dates Services Rendered	
	uals who at the time of the commencement or books of account and records are not available		books of account and record
Name	Address		
	utions, creditors and other parties, including n n two (2) years immediately preceding the cor Date Issued		m a financial statement was
20. INVENTORIES List the dates of the last tw the dollar amount and basis	o inventories taken of your property, the nam	e of the person who supervised the t	aking of each inventory, and
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
b. List the name and addre	ess of the person having possession of the re	cords of each of the inventories repor	ted in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
21. CURRENT PARTNER	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:	
a. If the debtor is a partner	ship, list nature and percentage of interest of	each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	

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In re

	HAIEMENI OF F	FINANCIAL AFFAIRS	
21b. If the debtor is a corporation, I controls, or holds 5% or more of the		corporation; and each stockholder who directly or in the corporation.	ndirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAR	EHOLDERS:	
If the debtor is a partnership, list the	e nature and percentage of part	nership interest of each member of the partnership.	
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, I immediately preceding the commer Name and Address	· ·	e relationship with the corporation terminated within Date of Termination	n one (1) year
form, bonuses, loans, stock redem	poration, list all withdrawals or d	N BY A COPORATION: listributions credited or given to an insider, including ny other perquisite during one year immediately pre	
commencement of this case.	Date and	Amount of Money or	
Name and Address of Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
24. TAX CONSOLIDATION GROU	 P:		
	e name and federal taxpayer ide	entification number of the parent corporation of any ne within six (6) years immediately preceding the co	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of TaxPayer
Pension Fund Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/13/2009 /s/ Randy Thomas Perrine

Randy Thomas Perrine

X Date & Sign

Dated: 07/13/2009

/s/ April Nichole Perrine

April Nichole Perrine

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine and April Nichole Perrine, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows	\$:		
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,500	
	Prior to the filing of this Statement, Debtor(s) has paid and I have received			
	The Filing Fee has been paid.	Balance Due	-\$3,300	
2.	The source of the compensation paid to me was:			
	Debtor(s) Other: (specify)			

- 3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:
 - Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 07/20/2009 /s/ Jason K. Nielson

Attorney Name: Jason K. Nielson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX) Bar No: 6288458

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Randy Thomas Perrine, and April Nichole Perrine, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/13/2009 /s/ Randy Thomas Perrine

Randy Thomas Perrine

X Date & Sign

Dated: 07/13/2009

434860

PFG Record #

/s/ April Nichole Perrine

April Nichole Perrine

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Randy Thomas Perrine and April Nichole Perrine, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Randy Thomas Perrine Sign & Date Dated: 07/13/2009 Here **Randy Thomas Perrine** /s/ April Nichole Perrine 07/13/2009 Sign & Date Dated: April Nichole Perrine Here /s/ Jason K. Nielson 07/20/2009 Dated: Attorney: Jason K. Nielson Bar No: 6288458

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